

PATHFINDER COMMERCIAL BANK

	CPP Disbursement Date 09/11/2009	RSSD (Holding Company) 3145984	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$371	\$407	9.9%		
Loans	\$262	\$285	8.7%		
Construction & development	\$5	\$7	61.5%		
Closed-end 1-4 family residential	\$145	\$153	5.6%		
Home equity	\$14	\$15	5.3%		
Credit card	\$0	\$0			
Other consumer	\$3	\$4	38.9%		
Commercial & Industrial	\$25	\$31	28.2%		
Commercial real estate	\$53	\$56	5.6%		
Unused commitments	\$25	\$25	0.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$37	\$37	0.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$33	\$47	43.5%		
Cash & balances due	\$15	\$14	-6.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$338	\$373	10.4%		
Deposits	\$299	\$328	9.8%		
Total other borrowings	\$36	\$41	13.9%		
FHLB advances	\$31	\$36	16.1%		
Equity					
Equity capital at quarter end	\$33	\$34	4.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	8.1%	--		
Tier 1 risk based capital ratio	12.7%	12.2%	--		
Total risk based capital ratio	13.9%	13.5%	--		
Return on equity ¹	6.1%	8.4%	--		
Return on assets ¹	0.5%	0.7%	--		
Net interest margin ¹	3.9%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	133.0%	61.6%	--		
Loss provision to net charge-offs (qtr)	211.4%	133.0%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.9%	1.0%	0.0%	0.0%	--
Home equity	0.4%	0.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	1.4%	1.0%	0.7%	--
Commercial & Industrial	0.6%	1.8%	0.3%	0.6%	--
Commercial real estate	1.6%	6.3%	0.0%	0.0%	--
Total loans	0.9%	2.1%	0.0%	0.1%	--